WHAT WILL TODAY’S WEBINAR DISCUSS?

- Registering for MBOS
- Personal Benefit Statement
- Printing an Estimate
- Pension Options
- Life Insurance
- Health Benefits
- Checklist to Retirement
- Questions?
REGISTERING FOR MBOS

Go to: www.state.nj.us/treasury/pensions
REGISTERING FOR MBOS

Click the “Register for MBOS” button

Member Benefits Online System

MBOS For Registered Users
If you are already registered for MBOS, you can log on using the Login button wherever you see “Access My MBOS Account.”

MBOS Registration for First-Time Users

First-Time Users — Active Employees
Before you can use MBOS you must register with both MBOS and the myNewJersey website. Registration for MBOS requires several steps. Be sure to read the registration instructions.

Note: Members who registered with MBOS as employees have automatic access to retiree MBOS applications when retired. Just log on to your existing MBOS account.

First-Time Users — Retirees
Retirees who were registered with MBOS as employees have automatic access to retiree MBOS services upon retirement. Just log on to your existing MBOS account using the Login button wherever you see “Access my MBOS Account.”

Retirees who are new to MBOS must register with both MBOS and the myNewJersey website.

MBOS Information and Instructions

MBOS Information and User Guides
- Learn about MBOS
- MBOS User’s Guide
- MBOS Retired User’s Guide

Registration Instructions and Log on Help
- Registration for MBOS in 3 Easy Steps — an illustrated guide
- Advanced Help for Common Registration or Log On Problems
REGISTERING FOR MBOS

Click “Active Members”

Member Registration

PLEASE NOTE:

MBOS registration and access is for the exclusive use of pension system members and benefit recipients.

If you are not authorized to use this site, please exit. Unauthorized access is subject to prosecution to the fullest extent of the law.

In order to proceed you must have your membership number (active members) or retirement number (retired members)

Active Members
• If you are a state employee paid through centralized payroll, your membership number is on your payslip
• If you are a local government or local education employee, you can contact your human resources department for your membership number

Retired Members, Benefits and QDRO Recipients
• You can find your retirement or benefit recipient number on your statement of allowances and deductions
• You can also find your retirement number on any correspondence you have received from the Division
REGISTERING FOR MBOS

- Complete all of the information requested on the MBOS “Member Registration” page.
- You will need **both** your Social Security number **and** your pension Member ID Number/ Retirement Number.
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MEMBER BENEFITS ONLINE SYSTEM

Personal Benefits Statement

Member Account Applications

Pension Account Information and Calculators
- Payroll Certifications
- Personal Benefit Statement
- Pension Loan
- Retirement
- Additional Information

Application for Withdrawal
Designation of Beneficiary
Purchase Service Credit
Purchase Calculator
Online Document Submission

Other Benefits Programs
- SHBP / SEHBP
- Application Help
- MBOS User Guide
PERSONAL BENEFIT STATEMENT
This information is as of 03/31/2013

Account Information

- Total Pension Service Credit: 23 Years, 2 Months
- Total Employee Contributions: $10,792.09
- Net Employee Contributions after Loans: $5,972.71
- Chapter 8 - 25 Year Date: N/A
- Chapter 8 - Bargaining Unit: NON-ALIGNED EMPLOYEES
- Chapter 78 - 20 Year Date: 06/28/2011
- Membership Tier: 1
- Group Life Insurance Benefits: $223,008.00

Personal Information

- Full Name: MEMBER, JANE
- Pension Fund and Member ID#: PERS - 012345
- Date of Enrollment: 02/01/1989
- Date of Birth: 08/14/1956
- Gender: F
- Proof of Age on File with Division of Pensions: YES
- Veteran Status: NO

Health Benefits SHBP/SHEBP

- Plan / Plan Level: NJ Direct15 / Single
- Effective Date: 08/14/2010
- Termination Date: 08/14/2010
- Prescription Drug: Employee Rx (state-acvp) / Single
- Dental: Dental Expense Program / Mem/spse-dom Prtn
- Effective Date: 12/27/2003

Other Benefits

- Deferred Compensation: YES

NOTE: You should not apply for retirement based on these figures.

- Assumed Retirement Age: 60 Years
- Assumed Service at Retirement: 27 Years, 7 Months
- Salary Used to Calculate the Estimated Monthly Service Retirement Allowance: $74,366.00
- Estimated Monthly Maximum Retirement Allowance: $3,114.00
- (Based on Pension Service Credit at 'Assumed Retirement Age')
WHAT WILL TODAY’S WEBINAR DISCUSS?

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Welcome to the N.J. Division of Pensions & Benefits

Our mission is to provide quality benefits and services to meet the needs of our clients. Learn More
Pension Information - Active Employees

Please select your fund to see applicable information.

Public Employees' Retirement System

The Public Employees' Retirement System (PERS) is open to state, county, municipal, authority, and school board employees who are enrolled from any other N.J. State retirement system.

Teachers' Pension and Annuity Fund

The Teachers' Pension and Annuity Fund (TPAF) is open to employees of boards of education and the State who must be certified or credentialed as a condition of employment.

Police and Firemen's Retirement System

The Police and Firemen's Retirement System (PFRS) requires membership of all police officers and firefighters appointed after June, 1944, in municipalities where local police and fire pension funds existed, or where the PFRS was adopted by referendum or resolution. Certain State and County law enforcement job titles are also covered.
Teachers' Pension and Annuity Fund

Please select the applicable accordion to see information for TPAF.

+ Enrollments & Transfers
+ Purchase
+ Withdrawal
+ Group Life Insurance
+ Pension Loans

- Retirement

When considering retirement, there are steps that need to be considered before you apply. Find out what you need to know using our [Online Retirement Guide](#).

Additional information on retirement can be found on our Publications page.
Online Guide to Retirement

Retirement is a big step in life. This guide will help you get information and make informed decisions about your retirement. Please select the topic below to get more information.

- Eligibility For Retirement
- Disability Retirement
- Survivor Benefits
- Getting a Retirement Estimate

Retirement estimates show how much your retirement benefit will be. The estimate can also include the amount for a survivor benefit after your death, your group life insurance benefit after retirement, and other important information about your retirement benefits.

Members within two years of retiring can hear a retirement estimate over the phone by calling the NJDBP’s Automated Information System at (609) 292-7524. Or you can get a retirement estimate online using the Member Benefits Online System (MBOS). Both types of estimates use the service and salary information currently posted to your account. (These options are not available to SPRS or JRS members.)

Members who are more than two years from retiring can use the long-range retirement estimate calculators:

- PERS/TPAF: Public Employees’ Retirement System Calculator
- PFRS: Police and Firemen’s Retirement System Calculator
- SPRS: Call your Human Resources Office for retirement estimates.
- JRS: Call (609) 292-0909 for retirement estimates.

Teachers’ Pension and Annuity Fund Calculator
Retirement Estimate Calculators — PERS

For Members of the Public Employees' Retirement System (PERS)

PERS Membership Tiers

Select the PERS Membership Tier that matches your enrollment date to retrieve your calculator.

- **PERS Membership Tier 1** — Enrolled before July 1, 2007.
- **PERS Membership Tier 2** — Eligible for enrollment on or after July 1, 2007 and before November 2, 2008.
- **PERS Membership Tier 3** — Eligible for enrollment on or after November 2, 2008 and on or before May 21, 2010.
- **PERS Membership Tier 4** — Eligible for enrollment after May 21, 2010 and before June 28, 2011.
- **PERS Membership Tier 5** — Eligible for enrollment on or after June 28, 2011.

Go to Calculator

Disclaimer

- Calculators estimate the Maximum Option for retirement available to members of the Public Employees' Retirement System (PERS).
- If you indicate the birthdate of a beneficiary, the calculator will also estimate survivor options for that beneficiary.
- **Do not apply for retirement benefits based on this estimate.** The calculator is provided as a convenience to our members and is intended only for use in long-range retirement planning.
- The calculation is based solely on the information you provide and does not access any of the salary or service information maintained by the Division of Pensions & Benefits.
- If you are within two years of retirement, obtain an 'official' estimate of retirement benefits online using the Member Benefits Online System (MBOS) or by calling the Automated Information System at 609-292-7524.
Retirement Estimate Calculators — PERS Tier 1

For Members of the Public Employees’ Retirement System (PERS)

Step 1

Service Retirement

*Service Retirement — Available to any active PERS Tier 1 member age 60 or older. No minimum years of service are required. The annual retirement allowance is based on the following formula:

\[ \text{Years} \times \text{Final Average Service Salary} = \text{Retirement Allowance} \]

55

*Final Average Salary means the average salary for the three years immediately preceding your retirement. If your last three years are not your highest years of salary, use your three highest fiscal years (July - June) of salary.

Step 2

Please complete all fields.

First Name: Jane

Last Name: Doe

Date of Birth: Nov 8 1959

Retirement Date: Jul 2020

*All retirements begin the 1st of the month.

Service Credit at Retirement: 30 months

Salary at Retirement: $60000.00

Use the average salary in the last 3 years (or highest 3 fiscal years) before retirement. DO NOT include overtime, bonuses, etc.

— For Veteran Retirement after 20 years use the highest 12 months of salary.
— For Accidental Disability use annual salary as of the date of the accident.

Choose Method of Calculation:

* Calculate Maximum and Option 1 Amount Only — Proceed to "Calculate" button.
* Calculate All Payment Options for a Beneficiary — If selected, enter beneficiary’s date of birth below.

Beneficiary’s Date of Birth: Nov 18 1959

Is the beneficiary your spouse? Yes No

Calculate... Reset Form
This estimate is prepared from salary and service information provided by Jane Doe.

The retirement date indicated is July 1, 2020 with 30 years and 0 months of service and a salary of $60,000.00.

**Pension Estimate**

Retirement Type: Service Retirement

Based on the information you provided, your Maximum Option is estimated at $32,727.27 per year, or $2,727.27 per month. Under the Maximum Option you continue to receive your monthly retirement benefit for your lifetime.

Available Survivor Options include:

**Option A** - 100% to survivor - Retiree amount $2,318.18 per month. Survivor amount $2,318.18 per month.
Upon your death, your beneficiary will receive, for life, the same monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.

**Option B** - 75% to survivor - Retiree amount $2,427.27 per month. Survivor amount $1,820.45 per month.
Upon your death, your beneficiary will receive, for life, the 75% of the monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.

**Option C** - 50% to survivor - Retiree amount $2,550.00 per month. Survivor amount $1,275.00 per month.
Upon your death, your beneficiary will receive, for life, 50% of the monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.

**Option D** - 25% to survivor - Retiree amount $2,637.27 per month. Survivor amount $659.32 per month.
Upon your death, your beneficiary will receive, for life, 25% of the monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.

**Option 1 Reserve** - $307,636.36
Under Option 1 your monthly amount is reduced and a reserve fund is established. The reserve is reduced each month by the amount of your monthly retirement benefit. Upon your death, the balance of the reserve, if any, is paid to your beneficiary. If you deplete your retirement reserve, you will continue to receive your monthly retirement benefit for your lifetime. However, upon your death, no retirement benefit is payable to your beneficiary.

**Option 2** - 100% to survivor - Retiree amount $2,345.45 per month. Survivor amount $2,345.45 per month.
Upon your death, your beneficiary will receive, for life, the same monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, you will continue to receive the reduced retirement allowance you had been receiving under this option.

**Option 3** - 50% to survivor - Retiree amount $2,563.64 per month. Survivor amount $1,281.82 per month.
Upon your death, your beneficiary will receive, for life, 50% of the benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, you will continue to receive the reduced retirement allowance you had been receiving under this option.

**Option 4** - This calculator cannot calculate an amount for Option 4.
Under Option 4 you set the monthly amount that your beneficiary (or beneficiaries) receives after your death. If you are within two years of retirement, see our [Pension Options Fact Sheet](#), or contact the Division of Pensions & Benefits to obtain more information about Option 4.
WHAT WILL TODAY’S WEBINAR DISCUSS?

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- ❑ Health Benefits
- ❑ Checklist to Retirement
- ❑ Questions?
This estimate is prepared from salary and service information provided by Jane Doe.

The retirement date indicated is July 1, 2020 with 30 years and 0 months of service and a salary of $60,000.00.

Pension Estimate

Retirement Type: Service Retirement

Based on the information you provided, your Maximum Option is estimated at $32,727.27 per year, or $2,727.27 per month. Under the Maximum Option you continue to receive your monthly retirement benefit for your lifetime.

Available Survivor Options include:

Option A - 100% to survivor - Retiree amount $2,318.18 per month. Survivor amount $2,318.18 per month. Upon your death, your beneficiary will receive, for life, the same monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.

Option B - 75% to survivor - Retiree amount $2,427.27 per month. Survivor amount $1,820.45 per month. Upon your death, your beneficiary will receive, for life, the 75% of the monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.

Option C - 50% to survivor - Retiree amount $2,550.00 per month. Survivor amount $1,275.00 per month. Upon your death, your beneficiary will receive, for life, 50% of the monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.

Option D - 25% to survivor - Retiree amount $2,637.27 per month. Survivor amount $659.32 per month. Upon your death, your beneficiary will receive, for life, 25% of the monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, your benefit will increase to the Maximum Option outlined above.
Option 1 - Retiree amount $2,626.36 per month
Under Option 1 your monthly amount is reduced and a reserve fund is established. The reserve is reduced each month by the amount of your monthly retirement benefit. Upon your death, the balance of the reserve, if any, is paid to your beneficiary. If you deplete your retirement reserve, you will continue to receive your monthly retirement benefit for your lifetime. However, upon your death, no retirement benefit is payable to your beneficiary.

Option 1 Reserve - $307,636.36

Option 2 - 100% to survivor - Retiree amount $2,345.45 per month. Survivor amount $2,345.45 per month.
Upon your death, your beneficiary will receive, for life, the same monthly benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, you will continue to receive the reduced retirement allowance you had been receiving under this option.

Option 3 - 50% to survivor - Retiree amount $2,563.64 per month. Survivor amount $1,281.82 per month.
Upon your death, your beneficiary will receive, for life, 50% of the benefit that you were receiving at the time of your death. If, after retirement, your beneficiary dies before you do, you will continue to receive the reduced retirement allowance you had been receiving under this option.

Option 4 - This calculator cannot calculate an amount for Option 4.
Under Option 4 you set the monthly amount that your beneficiary (or beneficiaries) receives after your death. If you are within two years of retirement, see our Pension Options Fact Sheet, or contact the Division of Pensions & Benefits to obtain more information about Option 4.
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Life Insurance Estimate

Upon retirement you are eligible for Group Life Insurance coverage from the Public Employees' Retirement System of $11,250.00 at no cost — provided that you retire with at least 10 years of pension service credit.

You are also eligible to convert your remaining Group Life Insurance in the amount of $168,750.00 for a cost of $594.00 per month.

For more information about conversion, see the Conversion of Group Life Insurance Fact Sheet. To begin the conversion process, contact the Prudential Insurance Company at 1-855-364-7783 or see your local Prudential agent. You will need the Public Employees' Retirement System Group Life Insurance policy numbers which are G-14800 for the Noncontributory Group Life Insurance and G-13900 for the Contributory Group Life Insurance.

This estimate of insurance coverage assumes that both Noncontributory and Contributory Group Life Insurance are in effect at retirement. If you have waived or voluntarily terminated all or any portion of your Contributory insurance, contact the Prudential Insurance Company for a revised estimate. This estimate may vary from the actual conversion amount as quoted by the Prudential Insurance Company due to differences in the salary or age information provided or the rounding of conversion factors used in this calculation. This is only an estimate and is not an application for conversion nor is it a guarantee of eligibility for conversion of Group Life Insurance from the Division of Pensions & Benefits or the Prudential Insurance Company.

This is not an official estimate! If you are within two years of retirement you can get an online Retirement Estimate using your current, posted salary and service information through the Member Benefits Online System (MBOS). Registered users can also apply for retirement online through MBOS. Click here to "Logon to MBOS" or find out how to become an MBOS Registered User.

Retirement Estimates are also available over the phone to members within two years of retirement by calling the Division's Automated Information System at (609) 292-7524.

Return to the Retirement Calculator
WHAT WILL TODAY’S WEBINAR DISCUSS?

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HEALTH BENEFITS IN RETIREMENT

25 OR MORE YEARS OF ELIGIBLE SERVICE

State-paid health benefits through the School Employees’ Health Benefits Program (SEHBP) are available to eligible retirees with 25 or more years of service credit and must be eligible for health benefits from their district at the time of retirement. (Out-of-State/Government service credit purchased after November 1, 2008, does not count toward credit for health benefits.)

State-paid health benefits coverage includes eligible dependents of the retiree. Dependent survivors will be offered continued coverage if they agree to pay applicable premiums.

All SEHBP health care plans include prescription drug coverage, but dental coverage must be purchased.
HEALTH BENEFITS IN RETIREMENT

25 OR MORE YEARS OF ELIGIBLE SERVICE

⚠️ Per legislative changes, Chapter 78, P.L. 2011, effective June 28, 2011, there will be NO premium sharing for members with 20 or more years of service as of effective date. For members with fewer than 20 years of service as of effective date, mandatory premium sharing based on pension amounts and plan premiums.* Members must still obtain at least 25 years of creditable service and be eligible for retirement to qualify for post-retirement medical benefits.

⚠️ Per legislative changes, Chapter 44, P.L. 2020, effective January 1, 2021, all Non-Medicare Eligible Retirees, who did not qualify for premium-free health benefits under Chapter 78, will pay a percentage of their pension based on the gross amount of their pension and the level of coverage.
HEALTH BENEFITS IN RETIREMENT

LESS THAN 25 YEARS OF SERVICE

(SEHBP Districts:
- Retirees receive an offering letter from the Division of Pensions and Benefits

Private (non-SEHBP) Districts:
- Under P.L. 1987, Chapter 386, retirees may stay in the local district plan as long as premiums are paid according to local district requirements. (*Contact employer’s business office.*)
- Under P.L. 1993, Chapter 8, if the retiree is participating in the district’s plan and becomes eligible for Medicare Part B, the retiree has a one-time opportunity to switch to the SEHBP.)
DEFERRED RETIREMENT

Those selecting Deferred Retirement with fewer than 25 years of service credit may continue their employer’s group coverage under COBRA for eighteen months or until age 65, whichever comes first.
HEALTH BENEFITS COVERAGE MEDICARE

⚠️ Upon reaching age 65 or the 24th month of Social Security Disability, retiree and eligible dependent(s) must enroll in Medicare Parts A & B. **Do not enroll in a Part D.**

⚠️ If you or your spouse/partner will be age 65 on retirement, visit your local Social Security office three months prior to your retirement date and sign up for Medicare Part B.

  • SEHBP to become effective one month after your retirement date
  • PRIVATE (non-SEHBP) to become effective the day of your retirement

⚠️ Send proof of enrollment in both Part A and Part B of Medicare to state.
If you are eligible for State-paid benefits, you will receive reimbursement of the standard Medicare Part B premium on a monthly basis for you and your spouse/partner in your monthly pension payments.

If you are eligible for State-paid benefits and are making extra payments above the standard Medicare Part B and Part D premiums, you must apply for reimbursement of these extra payments at the end of the calendar year.

- Note: This applies even if you are paying towards your health benefits in retirement.
The SEHBP offers a Dental Expense Plan (DEP) and Dental Plan Organizations (DPO) to retirees who are eligible to enroll in the SEHBP. All retirees who enroll in the Retiree Dental Expense Plan (DEP) or a Dental Plan Organization (DPO) will be responsible for paying the full cost of their coverage.
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APPLICATION INSTRUCTIONS

⚠️ All retirement applications must be submitted online through Member Benefits Online System (MBOS).

⚠️ Your retirement application will not be processed until the Division of Pensions and Benefits receives required copies of birth date evidence.
  - Upload through your MBOS account!

New Jersey Division of Pensions and Benefits
P.O. Box 295
Trenton NJ 08625-0295
Fax: 609-292-6656

⚠️ You must submit a written letter of retirement to your board according to the terms of your contract.
GENERAL INFORMATION

- **Pension Payments:** All pension payments reflect retirement allowances for the previous month.
- **Direct Deposit of Pension Payments:** Direct deposit of pension payments is mandatory for all new retirees.
- **Cost-of-Living Adjustment (COLA):** P.L. 2011, Chapter 78 suspended all future COLA.
- **Employment after Retirement:** The Division’s Fact Sheet #86, *Post-Retirement Employment Restrictions* provides the rules around seeking and obtaining work after retirement. (Disability retirees should refer to Fact Sheet #15)
GENERAL INFORMATION

⚠️ **Social Security:** Social Security benefits are paid in addition to pension benefits.

⚠️ **Pension Loans:** If you have an outstanding pension loan, the Division of Pensions and Benefits will send you an estimate of your loan balance once your retirement has been approved. You may elect to pay the loan balance in full or have loan payments deducted from your monthly retirement allowance.

⚠️ **Purchase of Service Credit:** If your purchase of service credit is not completed before retirement, you may pay the remaining balance to receive full credit or receive prorated credit for the amount of service which has been paid.
**GENERAL INFORMATION**

**Multiple Memberships:** If you have been a member of both TPAF and PERS at the same time, you may be eligible for pension benefits from both funds.

**Conversion of Group Life Insurance:** You may convert some or all of the difference between your active group life insurance amount and your retired group life insurance amount. (Prudential Insurance Company at 1-855-364-7783)

**NJREA:** You may continue Association membership by joining NJREA. Membership will include NJREA, NJEA, NEA-R, NEA and the county from which you retire or will reside.
Your pension is immediately subject to federal income taxes. Pre-January 1, 1987, contributions and any purchase dollars will not be taxed again. These nontaxable monies will be amortized over your expected lifetime and a small portion of your pension payment will be tax free.

The Division of Pensions and Benefits will send each retiree a withholding tax form Federal W-4P near the date of retirement which must be completed and returned. If you do not complete a Federal W-4P, the Division is required by federal law to automatically withhold federal income tax from your pension payment based on a status of married with three allowances.
If you live in New Jersey, the Division of Pensions will send you a withholding form *NJ-W-4P* near the date of retirement. However, you will not be subject to NJ income tax until you recover the contributions you made to the pension system while working provided you recover your total contributions within three years of retirement. Unlike federal income tax, withholding for NJ income tax is completely voluntary.

The New Jersey pensions of retirees who live outside New Jersey are not subject to New Jersey income taxes. Retirees are subject to the income taxes of the state in which they reside.
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QUESTIONS?

⚠️ If you have a question, please type them in the chat box.
CONTACT INFORMATION

• New Jersey Division of Pensions and Benefits
  https://www.nj.gov/treasury/pensions/ (609)292-7524

• NJEA Website:  https://www.njea.org (609)599-4561
SCHOOL EMPLOYEES HEALTH BENEFITS PLAN

Contact Information

✈️ Aetna Website:  https://www.aetnastatenj.com/
✈️ Aetna Member Services: 1-877-STATENJ (1-877-782-8365)
✈️ Horizon BCBSBNJ Website: https://www.horizonblue.com/shbp/
✈️ Horizon Member Services:  1-800-414-SHBP (1-800-414-7427)
✈️ OptumRx Website:  https://www.optumrx.com/oe_stateofnewjersey/landing
OptumRx Member Services: 1-844-368-8740
Medicare Retirees: 1-844-368-8765

Non-Medicare Retirees only:
✈️ Amino Website:  https://amino.com/nj
✈️ Hinge Health Website:  https://www.hingehealth.com/for/newjersey1?utm_source=1&utm_medium=extreferral&utm_campaign=ongoing
✈️ Paladina Website:  https://www.paladinahealth.com/form/membership-info-SONJ-members
✈️ R-Health Website: https://www.r-health.md/nj/